

IN RE:

EMILY WILLIAMS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-70002 JAD

Chapter 13

Document No.: 64

FILED

5/4/21 11:44 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

ORDER OF COURT

AND NOW, this 4th day of May, 20 21, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

jsf

U.S. BANKRUPTCY JUDGE

In re:  
Emily Williams  
Debtor

Case No. 16-70002-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam

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Date Rcvd: May 04, 2021

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2021:

Recip ID	Recipient Name and Address
db	+ Emily Williams, 2080 Frankstown Road, Johnstown, PA 15902-4509
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14159186	+ Acs/Brazos, 501 Bleeker St, Utica, NY 13501-2401
14159188	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bk Of Amer, Po Box 982238, El Paso, TX 79998
14159191	+ Cap1/Bontn, Po Box 15221, Wilmington, DE 19850-5221
14159203	+ Enterprise Recovery Sy, 840 S Frontage Rd, Woodridge, IL 60517-4900
14171453	+ Enterprise Recovery Systems, 840 S Frontage Rd, Woodridge, IL 60517-4900
14159205	+ FNB Consumer Discount Co., PO BOX 1205, Somerset, PA 15501-0353
14159204	+ Fia Cs, Po Box 982238, El Paso, TX 79998-2238
14992421	+ Flagstar Bank, FSB as servicer for Lakeview Loan S, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14171454	+ Fnb Consumer Disc Co, 118 S Center Ave, Somerset, PA 15501-2055
14159207	+ Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5345
14159206	+ Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
15017157	Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, Michigan 48098-2639
14159213	Pa St Cu, 1 Credit Union Place, Harrisburg, PA 17110-2912
14159221	+ Wffnatlbnk, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14159187	+ Email/Text: ally@ebn.phinsolutions.com	May 05 2021 04:01:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14159192	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 05 2021 03:27:28	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14159189	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 05 2021 03:26:45	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14159190	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 05 2021 03:27:28	Cap1/Berpl, 90 Christiana Rd, New Castle, DE 19720-3118
14163802	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 05 2021 03:27:28	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14159197	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 05 2021 03:26:49	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14171448	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 05 2021 03:26:05	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
14159198	+ Email/Text: kent.glassburn@ffbt.com	May 05 2021 04:01:00	Citizens Natl Bank Of, 110 W Court St, Paris, IL 61944-1735

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14159199	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 05 2021 04:01:00	Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
14159200	+ Email/PDF: creditonebknotifications@resurgent.com	May 05 2021 03:26:46	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14159201	+ Email/Text: mrdiscen@discover.com	May 05 2021 04:01:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14159202	+ Email/Text: dplbk@discover.com	May 05 2021 04:02:00	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
14171455	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2021 03:25:59	GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
14159208	+ Email/Text: bankruptcy@huntington.com	May 05 2021 04:02:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14159209	+ Email/Text: bankruptcy@huntington.com	May 05 2021 04:02:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14159193	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 03:26:44	Chase - Pier 1, Po Box 15298, Wilmington, DE 19850
14159194	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 03:27:27	Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850
14159195	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 03:27:27	Chase Card, Po Box 15298, Wilmington, DE 19850
14171447	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 03:26:44	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14159196	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 03:26:01	Chase Mtg, Po Box 24696, Columbus, OH 43224
14242257	Email/PDF: ais.chase.ebn@americaninfosource.com	May 05 2021 03:26:01	JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH-7142, Columbus, OH 43219
14201027	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 03:26:05	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14162309	Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 03:26:48	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14159210	+ Email/PDF: resurgentbknotifications@resurgent.com	May 05 2021 03:27:31	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14159211	+ Email/Text: bankruptcydpt@mcmcg.com	May 05 2021 04:02:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14159212	+ Email/Text: bankruptcynotices@psecu.com	May 05 2021 04:02:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14164705	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 05 2021 03:26:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14159214	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 05 2021 03:27:30	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14171464	Email/PDF: cbp@onemainfinancial.com	May 05 2021 03:26:42	Springleaf Financial S, 2720 Old Route 220 N, Altoona, PA 16601
14159217	Email/PDF: cbp@onemainfinancial.com	May 05 2021 03:25:59	Springleaf Financial S, Po Box 3251, Evansville, IN 47731
14159216	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 05 2021 04:01:00	Soanb/Fbug, 745 Center Street, Milford, OH 45150-1324
14159218	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2021 03:27:25	Synch/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469

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14159219	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2021 03:27:26	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14159220	+ Email/PDF: gecsedl@recoverycorp.com	May 05 2021 03:25:59	Syncb/Wolf Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14160173	+ Email/Text: bankruptcy@huntington.com	May 05 2021 04:02:00	The Huntington National Bank, P.O. box 89424, Cleveland, OH 44101-6424

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank, FSB as servicer for Lakeview Loan S
cr		Lakeview Loan Servicing, LLC
14171442	*+	Acs/Brazos, 501 Bleecker St, Utica, NY 13501-2401
14171443	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
14171445	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14171444	*+	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14171449	*+	Citizens Natl Bank Of, 110 W Court St, Paris, IL 61944-1735
14171450	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14171451	*+	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
14171452	*+	Enterprise Recovery Sy, 840 S Frontage Rd, Woodridge, IL 60517-4900
14171456	*+	Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
14171457	*+	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14171446	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850
14171458	*+	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14171459	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14171460	*+	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14171461	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14171463	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, Po Box 3251, Evansville, IN 47731
14171462	*+	Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052
14171465	*+	Syncb/Cca, 950 Forrer Blvd, Kettering, OH 45420-1469
14171466	*+	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14171467	*+	Wffnatlbnk, Po Box 94498, Las Vegas, NV 89193-4498
14159215	##+	Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Kristen D. Little	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, klittle@logs.com;logsecf@logs.com
Lauren Moyer	on behalf of Creditor Lakeview Loan Servicing LLC ecfmil@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmil@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Emily Williams ecf@mcclrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8